



E*Star Electric, Inc.

Around The House

OCTOBER, 2009

NEWS THAT HELPS THE FAMILY.



When You Should or Should Not Wax a Wood Floor

Much to the surprise of some homeowners, not all wood floors should be waxed! The key is knowing the difference between what type of wood floor should or should not be waxed.

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The only types of wood floors that should be waxed are those that contain a penetrating resin or a wax finish. Not sure what type of finish you have? Here's an easy test. In an inconspicuous place, try smudging the floor with your finger or thumb. If the floor smudges, you can apply a wax buffer.

Floors that have a polyurethane-type finish should not be waxed. Wax will not adhere to polyurethane. If a polyurethane floor is waxed, the floor may have to be sanded down to remove all remnants of the wax.

If you have a non-polyurethane floor, you can wax it to bring back that like-new shine. Two of the best floor wax products on the market today are Butcher's Wax and Bruce's Wax. These two brands will give your floor a high shine!

Carefully follow the instructions on the container. If need be, you may have to apply two coats of wax to get the desired shine.

And, if you have a polyurethane floor, the best cure for a lackluster shine is to simply have the floor re-finished.

To help maintain the shine on your floor, vacuum often and use throw rugs in high traffic areas.

Inside This Issue:

- **Winterize Your Home This Month!**
- **Healthy Eating Is Better and Could Cost Less**
- **What Is The Most Powerful Color?**

Plus much, much more!!!



"Dad, how old do you have to be to qualify for a government bailout?"

Mortgage-Rescue Plan Now Covers More Borrowers

The government is helping more distressed homeowners refinance their mortgages.

Under an Obama administration housing rescue program, homeowners with mortgages through Fannie Mae and Freddie Mac will be allowed to refinance up to 125 percent of their home's present value.

Previously, homeowners could only refinance 105 percent of its value,

One goal of the program is to lower mortgage payments through lower interest rates. The National Association of Realtors considers it a great plan that will increase the number of people who can

get help in order to stay in their homes.

Borrowers will be encouraged to pay off their loans more quickly. For mortgages lasting less than 30 years, Fannie and Freddie will reduce the fees associated with refinancing. The shorter term will help homeowners build equity more quickly.

Nearly 30 percent of homeowners with mortgages today owe more than their houses are worth, according to Economy.com (by Moody). But economists at Moody's predict that in order for the new program to be very successful, mortgage interest rates will have to be below 5 percent.

Mortgage companies say they are still struggling to refinance borrowers under the previous level. The process is complicated with Fannie Mae and Freddie Mac. The companies are still training people to handle the huge number of applications. Some have a 45- to 60-day backlog for processing.

In other housing information, the National Association of Realtors announced that recently pending home sales rose six months in a row for the first time since October 2004.

It's a good sign for the housing market and for the economy.

FISH FOR YOUR HEART

Studies published in the European Heart Journal and elsewhere show that eating fatty fish just once a week lowers men's risk of heart failure. Eating a small, 3-ounce serving each week resulted in reducing heart failure by 12 percent.

Fish such as salmon, herring, mackerel, whitefish, lake trout and albacore tuna are rich in omega-3 fatty acids.

Experts Say Stressful Times Can Cause Difficult Behavior

The cover of Newsweek has declared that the recession is over. For many people and businesses, it doesn't feel much like it. Stressful times continue, and anxious people can be rude or abusive.

Now is the ideal time to think about the principles of etiquette: honesty, respect and consideration. They keep personal and professional relationships solid, says Peggy Post, director of the Emily Post Institute.

Consider your own behavior. Be more patient and understanding than

those who are rude or gruff.

Understand that some people aren't coping well with their money problems. A sleepless night could mean they will doze off in a meeting or avoid conversation with co-workers. If you know them well, reach out and be a good listener. Be careful not to reveal a confidence.

Look ahead to better times. Predict boom rather than gloom, advises Professor P.M. Forni, founder of the Civility Institute. Watch for hopeful developments. Optimistic conversation creates a more positive

mood for everyone at home or at work.

Offer reassurance. Ask a friend how he is doing. Let co-workers know your relationship is in good standing. Talk to your kids about a situation that will affect them. Continue to have family fun like roasting hot dogs in the park.

Kind, respectful and considerate behavior will help to get us there.

Post and Forni were recently interviewed by USA Weekend.

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***Around The House Tip of the Month:
“Winterize Now For a Cozy December”***



Here's how to stay warm this winter and save on heating and repair costs. Outside: For our northernmost friends, clean the gutters so ice dams don't form and cause damage. For our Florida friends, have adequate cloth tarps available to cover sensitive tropical plants during a frost or freeze warning.

Replace cracked caulk around roof vents and around the chimney.

Install a chimney cap to keep critters and objects from dropping in. A cap will keep rainwater from dripping down into the fireplace.

Put door sweeps on those that don't connect with the threshold. Use caulk around windows and doors as needed or masonry sealer on brick.

Rake away debris and weeds from the foundation and seal any cracks. Install a plastic cover on the crawlspace access door and seal some of the vents.

In the garage: Clear enough space to put your car and outdoor potted plants inside on very cold nights. Check your generator to be sure that it is in working order.

In the crawlspace: Wrap exposed pipes with pre-molded foam rubber sleeves or fiberglass insulation. If pipe freezing is a significant problem for you, wrap the pipes with heating tape. Be sure it is activated in cold weather.

Check heat ducts for air leaks, whether they are in the crawlspace, attic or basement, so all the heat goes through the vents. Fix any breaks or gaps with metal-backed tape.

In the attic: If you can see the ceiling joists, add insulation. Don't use paper-backed, which can cause moisture problems, say experts at MSN Real Estate.

In the house: Get the furnace checked and the central air conditioning unit winterized at the same time.

Be sure the fireplace damper isn't open unless you make a fire. Woodstoves should have glass doors that are closed when the stove is not in use.

Install socket sealers over unused electrical outlets on outside walls, and reverse ceiling fans so they push warm air forward and force it to circulate.

Pencil time sudoku

To solve a sudoku, you only need logic and patience. No math is required.

Simply make sure that each 3x3 square region has a number 1 through 9 with only one occurrence of each number.

Each column and row of the large grid must have only one instance of the numbers 1 through 9.

Here's a tip for playing. We call the 3x3 squares "regions." With a highlighter, color in all the rows and columns with a 9 in them. Note that in the bottom region of the first column,

	5				6	2		
	1	9	5			3		
		3	7	1				
				6	7			2
4	9			2			6	
			8					
	2	1				9	5	
		8	9					7

the only place for a 9 is your eyes. The difficulty rating on in the top left square. This puzzle is easy. This is called scanning. You usually do it with

Answer Key on Page 8

Advertisers Calculate The Value Of 'Friends'!

Because of email and social networks, we now keep in contact with people who would have drifted away before these tools came to be.

Almost every business contact can lead to an invitation for a "friendship" on LinkedIn or Facebook. The ties can stay for the rest of our lives unless we break them.

Advertisers are using powerful computers that are beginning to explore what these relationships say about us as consumers and workers. They are finding, for example, that if we buy something, there's a better-than-average chance that our friends will buy it too. It could lead to targeted messaging.

Big companies are researching employee relationships hoping to speed the flow of knowledge and the generation of ideas among their ranks, according to Business Week.

For individuals, the value lies in networking and job seeking inside and outside an organization.

LET'S WELCOME OUR NEW CLIENTS THIS MONTH INTO OUR "E*Star FAMILY"

Here are some of our new clients that became members of our "E*Star Family" this past month. I'd like to welcome you and wish you all the best!

Roberta Boyles and Emma Sams

We are giving recognition to our new clients and our superb friends who are kind enough to refer their neighbors and relatives to us.

Healthy Eating Is Better and Could Cost Less

Nutritionists are delighted because Americans are spending more time in the kitchen. They are eating fewer high-fat fast foods and buying fewer high-salt, prepared and processed foods in the supermarket.

The biggest crossroad between healthy eating and food cost comes in the supermarket. Once there, people want to eat well but spend less.

Fresh fruit and vegetables are part of the plan. Some cost more than you would like, but produce is a healthy bargain if it is all consumed. An estimated 40 percent to 50 percent of harvested food is wasted.

Americans tend to plan meals around meats, according to Environmental Nutrition. Though meat is expensive and high in saturated fat, you can eat less-expensive cuts and get the same nutritional value. Eat small portions (the size of a pack of playing cards is advised) and freeze the rest. Make dishes like spaghetti without any meat.

Eat whole grains and feel stronger. A whole-grain sandwich with lunch keeps you satisfied for a long time. A box of regular oatmeal contains 20 servings (microwave half a cup with an equal amount of water for 75 seconds). It's a low-cost and high-energy breakfast. To save more on food costs:

- ◆ Pack a lunch and take it to work.
- ◆ Shop less often and take a list.
- ◆ Buy more store brands.
- ◆ Stock up on yogurt, nuts and fruits for snacks instead of high-fat, high-salt, high-priced products.
- ◆ Bake a pot of beans. They are low-cost, delicious and healthful.

Safe Use of a Generator

The National Safety Council offers these suggestions when using a portable generator:

- ◆ Keep the generator outside and away from windows and vents. Never use one in a home, garage, crawl space or shed even with windows open.
- ◆ Consult and follow directions in the operator's manual each time you power up the generator.
- ◆ Keep the generator out of moisture and puddles to avoid shock or electrocution.
- ◆ Use a battery-operated carbon monoxide detector at the spot in your home nearest to the generator.
- ◆ To prevent fire, let the generator cool for at least two minutes before you add gasoline. Use fresh gas.
- ◆ Never run your generator next to anything that could explode or catch fire.
- ◆ Don't plug a generator directly into a wall outlet. Instead, have a licensed electrician install a power transfer switch. (Connecting the generator to a permanent wiring system back-feeds the power into your home. It's a danger to you, neighbors and utility workers.
- ◆ Follow the manufacturer's maintenance guide to make sure your generator runs properly.

To Lose Weight, Limit 'Liquid Calories'!

Researchers at Johns Hopkins University studied the difference between a 100-calorie reduction in foods vs. a 100-calorie reduction in sweet drinks such as soda.

Study subjects who reduced calories from sweet drinks lost more weight than those who reduced the same number of calories from food.

Possibly because of metabolic differences, limiting "liquid calories" was more effective.

A Hot Commodity Now: Rental Properties

Demand for rental homes and apartments is soaring all over the country and our area is no exception.

We are not happy that some homes and condos are in foreclosure, but there is one way we can help. We can put ourselves in a position to offer people a decent place to live while they rebuild their lives.

At the same time, there is a significant financial advantage to ourselves.

Owning a four-unit apartment building is always a matter of making profit now while the value of the property increases over the years. The same is true with larger buildings and even with duplexes and single-family homes.

With the great deals available on these

properties, their value in future years will be far greater than one could normally expect. If you are looking to boost your net worth in the next five years, 10 years, or at retirement, this could be a great investment.

Some factors to consider when looking at rental properties:

Location: If the property is in a nice area, it will be easier to rent. The same is true if it is close to amenities such as a park, a good school, medical facilities or shopping opportunities.

Maintenance: Consider the building's exterior. A brick building or one with good plastic siding won't have to be painted.

Below-market rents: If the

units are now renting for less than general market prices, you can raise them. Higher rents also mean that the property is worth greater because rental property values are based on income.

Less than 20 or 25 years old: its mechanical system is less likely to have building code violations and have fewer expensive maintenance issues.

A building that is owned or managed by someone out of state: These buildings are often the best deals because the sellers are interested in a quick sale.

The neighborhood is stable or improving. It doesn't have to be in the best neighborhood, but it should be in one that is not declining because of a great many foreclosures or other problems.

**Call Today To Learn
How to Save On
Your Next Home
Project**

(727) 209-3413

The Most Powerful Color: Red

It's the wow color, whether it's on the wall, on a Chinese red chest or a painted accent chair.

Anyone can stand a touch of red. It shakes things up when seen on pillows and throws, or centerpieces and napkins. (The red Ferrari always shook things up, but that's another story.)

Decorators are taking the power of red a step further and using it for focal points in various rooms. Consider

the flaming red pendant light grouping by Cinnamon Alvarez, CEO of A19 in Toronto.

Charlie Chair designer Karen McKinnon said in a recent interview, "No matter how gloomy the weather on a gray rain-soaked day, this chair invites a little sunshine in." The Charlie Chair has wide red and white stripes. It's painted with an exterior grade finish so it can go outside for the summer. It

was introduced at the 2009 furniture market in High Point, N.C.

Red can anchor a room with a solid, tone-on-tone rug or a rug that includes red as part of its overall pattern. Then red can be pulled out in accessories such as pillows.

Red can make a quiet statement or add drama wherever it appears.

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2	1	9	5	4	8	3	7	6
6	8	3	7	1	2	5	4	9
8	3	5	4	6	7	1	9	2
4	9	7	1	2	3	8	6	5
1	6	2	8	5	9	7	3	4
9	7	6	2	8	5	4	1	3
3	2	1	6	7	4	9	5	8
5	4	8	9	3	1	6	2	7

ANSWER KEY



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